

United States Bankruptcy Court  
Eastern District of New York

In re:  
Stefany Nathaly Arteaga  
Debtor

Case No. 23-43340-jmm  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0207-1  
Date Rcvd: Sep 20, 2023

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:**

Recip ID	Recipient Name and Address
db	+ Stefany Nathaly Arteaga, 727 Joralamon Street, Apt 6, Belleville, NJ 07109-1455
10241721	+ BQE Fitness, 26-50 Brooklyn Queens Expy W, Woodside, NY 11377-7822
10241734	LVNV Funding LLC, c/o Resurgent Capital Services, Greenville, SC 29603

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: amvassallo@gmail.com	Sep 20 2023 18:17:00	Anthony M Vassallo, Law Office of Anthony M. Vassallo, 305 Fifth Avenue, Suite 1B, Brooklyn, NY 11215
tr	+ EDI: BANISSELSON.COM	Sep 20 2023 22:16:00	Alan Nisselson, c/o Windels Marx Lane & Mittendorf LLP, 156 West 56th Street, New York, NY 10019-3800
smg	+ Email/Text: DOFBankruptcy@finance.nyc.gov	Sep 20 2023 18:17:00	NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3775
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Sep 20 2023 18:18:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Sep 20 2023 18:17:00	NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg	+ Email/Text: ustpreion02.br.ecf@usdoj.gov	Sep 20 2023 18:18:00	Office of the United States Trustee, Eastern District of NY (Brooklyn), Alexander Hamilton Custom House, One Bowling Green, Room 510, New York, NY 10004-1415
10241720	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 20 2023 18:18:00	American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
10241719	^ MEBN	Sep 20 2023 18:14:43	Aldous and Associates, P.O. Box 171374, Holladay, UT 84117-1374
10241727	^ MEBN	Sep 20 2023 18:14:23	CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
10241722	+ EDI: CAPITALONE.COM	Sep 20 2023 22:15:00	Capital One Bank USA, POB 31293, Salt Lake City, UT 84131-0293
10241723	+ Email/Text: bankruptcy@cavps.com	Sep 20 2023 18:18:00	Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
10241724	+ Email/Text: bankruptcy.notifications@fisglobal.com	Sep 20 2023 18:18:00	Chex Systems, Inc., Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
10241728	+ EDI: DISCOVER.COM	Sep 20 2023 22:15:00	Discover Bank, P.O. Box 30939, Salt Lake City,

		UT 84130-0939	
10241729	Email/Text: bankruptcycourts@equifax.com	Sep 20 2023 18:18:00	Equifax Information Services LLC, PO Box 740256, Atlanta, GA 30374
10241730	^ MEBN	Sep 20 2023 18:14:21	Experian, PO Box 9701, Allen, TX 75013-9701
10241731	+ Email/Text: galaxybk@galaxyllc.net	Sep 20 2023 18:17:00	Galaxy International Purchasing LLC, 4730 South Fort Apache Road, Las Vegas, NV 89147-7945
10241732	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 20 2023 18:17:00	Goldman Sachs Bank USA, P.O. Box 70321, Philadelphia, PA 19170-0001
10241733	EDI: IRS.COM	Sep 20 2023 22:15:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
10241735	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2023 18:23:21	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
10241736	Email/Text: lawfirmTX@rsieh.com	Sep 20 2023 18:17:00	Rausch Sturm LLP, 250 North Sunnyslope Road, Suite 300, Brookfield, WI 53005
10241737	^ MEBN	Sep 20 2023 18:14:20	Trans Union, PO Box 1000, Crum Lynne, PA 19022
10241738	Email/Text: bankruptcynotices@vivecard.com	Sep 20 2023 18:17:00	Vive Financial, 380 Data Drive, Suite 200, Draper, UT 84020
TOTAL: 22			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
10241718		23-43340
10241725		Citibank
10241726		Credit One Bank, N.A.

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

Name	Email Address
Alan Nisselson	anisselson@windelsmarx.com theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfcbis.com
Anthony M Vassallo	on behalf of Debtor Stefany Nathaly Arteaga amvassallo@gmail.com

District/off: 0207-1

User: admin

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Date Rcvd: Sep 20, 2023

Form ID: 309A

Total Noticed: 25

Office of the United States Trustee

USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: Stefany Nathaly Arteaga Social Security number or ITIN: xxx-xx-5533  
 First Name Middle Name Last Name EIN: --\_-----

Debtor 2: \_\_\_\_\_ Social Security number or ITIN: -----  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----

United States Bankruptcy Court: Eastern District of New York Date case filed for chapter: 7 9/19/23

Case number: 1-23-43340-jmm

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case**

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Stefany Nathaly Arteaga	
<b>2. All other names used in the last 8 years</b>	aka Stefany Gutierrez	
<b>3. Address</b>	727 Joralamon Street Apt 6 Belleville, NJ 07104	
<b>4. Debtor's Attorney</b> Name and address	Anthony M Vassallo Law Office of Anthony M. Vassallo 305 Fifth Avenue Suite 1B Brooklyn, NY 11215	Contact Phone (917) 862-1936 Email: <a href="mailto:amvassallo@gmail.com">amvassallo@gmail.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Alan Nisselson c/o Windels Marx Lane & Mittendorf LLP 156 West 56th Street New York, NY 10019	Contact Phone (212) 237-1199 Email: <a href="mailto:anisselson@windelsmarx.com">anisselson@windelsmarx.com</a>
<b>6. Meeting of Creditors</b>	<b>November 1, 2023 at 11:30 AM</b>	Location: <b>DUE TO COVID-19, THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY. PLEASE REFER TO THE CASE DOCKET OR CONTACT THE TRUSTEE LISTED IN THIS NOTICE FOR INSTRUCTIONS.</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 1/2/24</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. The presumption of abuse does not arise.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Address of the Bankruptcy Clerk's Office: 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (347) 394-1700 Date: 9/20/23

For more information, see page 2 &gt;

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Proof of Claim</b>	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing Deadline: 11/28/2023</b></p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="https://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="https://bankruptcynotices.uscourts.gov/register">https://bankruptcynotices.uscourts.gov/register</a>, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b></p>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>